



Each year, millions of Americans fall victim to identity theft, fraud, and other scams. These financial crimes are on the rise. According to the Federal Trade Commission:

- Ten million individuals were victims of identity theft in 2002; that is 5% of the U.S. population
- Over 2,000 victims every day lose \$20,000-\$30,000 per incident
- In the next five years, it is estimated that one in four people will be a victim, or a relative of a victim, of identity theft

Identity Theft

Because criminals are getting bolder, consumers must take steps to protect themselves against identity theft. Once your key personal information (such as birth date and social security number) is stolen, criminals can use that information to obtain credit cards or loans to buy big-ticket items like cars and trips. This could result in multiple problems for you: a ruined credit report; hassles over payments you do not owe; new obstacles to getting a job, car, apartment, or loan; or even the possibility of being arrested for a crime you did not commit.

To protect yourself, the Ohio Attorney General's office suggests:

- Do not throw out credit card statements, bills, insurance papers, or bank statements where a criminal could retrieve them from the trash. Shred or destroy them first.
- Keep a list or photocopy all your credit cards, account numbers, expiration dates, and telephone numbers of the customer service and fraud departments in a secure place, so that you can quickly notify your creditors if your cards are lost or stolen.
- Never give out personal or financial information over the phone to anyone who calls to solicit a purchase or donation.
- Be wary if anyone calls you to "confirm" personal or financial information.
- Do not leave personal information lying around and do not lend your IDs to friends.

If You Become an Identity Theft Victim:

- Immediately contact the police and file a report.
- Notify your bank and credit card companies and send them a copy of the police report.
- Cancel your credit card accounts and your bank accounts, and open new accounts with new numbers.

Contact the three national credit bureaus to add a "fraud alert" to your credit file. The 3 bureaus are:

- Experian - 888-397-3742
- Equifax - 800-525-6285
- TransUnion - 800-680-7289

Identity Theft Verification Passport Program

The Ohio Attorney General's Office has instituted an Identity Theft Verification

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Passport program. Once a police report is taken and the victim is confirmed, you can fill out a "Passport" application that the officer can provide. The officer can also assist you in filing the application, which should take less than 10 minutes.

The "Passport" application and police report is then sent to the Attorney General's office, which verifies the information and issues a Passport card. This card helps victims identify themselves when someone else commits crimes using the victim's stolen identity.

For more information on the Passport program, call the Ohio Attorney General's office at 888-694-3463 (888-MY-ID-4-ME) or visit the website at: www.ag.state.oh.us.

